



IFU

PATENT  
Attorney Docket No. 05793.3068-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Kevin HUENNEKENS et al. ) Group Art Unit: 3628  
Application No.: 09/897,775 ) Examiner: Kirsten Sachwitz Apple  
Filed: June 29, 2001 )  
For: SYSTEMS AND METHODS FOR ) Confirmation No.: 9815  
PROCESSING CREDIT CARD )  
TRANSACTIONS THAT EXCEED )  
A CREDIT LIMIT )

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

Applicants reply to the Office Action mailed April 20, 2006, the period for response to which extends to July 20, 2006, as follows:

**Remarks/Arguments** begin on page 2 of this paper.